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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet	1	of	6	Attorney Docket Number	132538-1014
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Complete if Known

Application Number	09/802,481-Conf. #5875
Filing Date	March 6, 2001
First Named Inventor	Paul Willard
Art Unit	3692
Examiner Name	N. Subramanian

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1*	US-6,567,791	05-20-2003	Lent et al.	
	A2*	US-6,064,987	05-16-2000	Walker et al.	
	A3*	US-6,272,506	08-07-2001	Bell	
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	A5*	US-6,311,169	10-30-2001	Duhon	
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	A18*	US-6,144,991	11-07-2000	England	
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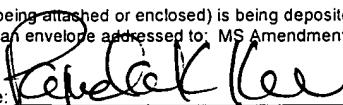
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		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
	B1	WO-9944152	09-02-1999	Koninkl Philips Electronics Nv et al.		
	B2	WO-9909470	02-25-1999	Citicorp Dev Center Inc		
	B3	WO-9845797	10-15-1998	Propay U.S.A.		

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
Sheet	2	of	6	Application Number	09/802,481-Conf. #5875
				Filing Date	March 6, 2001
				First Named Inventor	Paul Willard
				Art Unit	3692
				Examiner Name	N. Subramanian
				Attorney Docket Number 132538-1014	

U.S. PATENT DOCUMENTS					
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		Number-Kind Code ² (if known)			
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A21*	US-6,516,421		02-04-2003	Peters et al.	
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A53*	US-20010011245	08-02-2001	DUHON		
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				Art Unit	3692
				Examiner Name	N. Subramanian
Sheet	4	of	6	Attorney Docket Number	132538-1014

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
	C1	"Creditnet.com--An Online Guide to Credit Cards", http://www.creditnet.com .		
	C2	Kantrow, Yvette D., "Banks Press Cardholders to Take Cash Advances", American Banker, v. 157, n. 18, pp. 1-2. Jan. 28, 1992.		
	C3	Black, H.C., Black's Law Dictionary, p. 1586-1589, West Publishing Co., St. Paul, Minnesota, 1990.		
	C4	Emigh, J., "AnswerSoft Unveils Concerto for Web-Based Call Centers Feb. 5, 1996," Newsbytes, Feb. 5, 1997.		
	C5	Grigoris, R., "Webphony--It's not Just Callback Buttons Anymore," Computer Telephony, p. 92, Dec., 1997.		
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	C8	Kirkpatrick, K., "Electronic Exchange 2000, The," Computer Shopper, Nov. 1999.		
	C9	Anon., "InstantService.com Teams with Island Data to provide Integrated Solution for Online Customer Response," Business Wire, May 22, 2000.		
	C10	Kersnar, S., "Countrywide Offers Proprietary Technology for Online Wholesale Lending," National Mortgage News, vol. 24, No. 38, p. 8, Jun. 5, 2000.		

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	C11	Microsoft Press Computer Dictionary, Third Edition, Microsoft Press, Redmond, 1997, pp. 88 and 265.		
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	C13	Fickenscher, L., "Providian Undercuts rivals with 7.9% Rate Offer," American banker, vol. 163, p. 16, Oct. 8, 1998.		
	C14	Fargo, J., "The Internet Specialists," Credit Card Management, vol. 11, No. 10, pp. 38-45, Jan. 1999.		
	C15	Lemay, T., "Browsing for a Mortgage a Click away," Financial Post, p. 1, Jan. 15, 2000.		
	C16	Wijnen, R., "Banks Fortify Online Services," Bank Technology News, vol. 13, No. 3, p. 8, Mar., 2000.		
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	C24	"ESL Federal Credit Union Inaugurates Internet Target Marketing," PR Newswire, 210, October 6, 1998 (3 pages).		
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	C26	Anon. "Affordable Lending Systems Now Available for Smaller Financial Institutions," Business Wire, May 18, 1998 (2 pages).		
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